

# List of Participating Companies

Effective July 1, 2002 through June 30, 2003

Abraham Lincoln Insurance Company  
Academy Life Insurance Company  
Aetna Life Insurance Company  
Allstate Life Insurance Company  
Amalgamated Life Insurance Company  
American Fidelity Assurance Company  
American Fidelity Life Insurance Company  
American Merchants Life Insurance Company  
Appalachian Life Insurance Company  
Atlanta Life Insurance Company

Bankers Life and Casualty Company  
Beneficial Life Insurance Company  
Booker T. Washington Insurance Company

Capital Reserve Life Insurance Company  
Central Life Insurance Company of Florida  
Chesapeake Life Insurance Company  
Citizens Insurance Company of America  
Connecticut General Life Insurance Company  
Continental General Insurance Company  
Cotton States Life Insurance Company  
Country Life Insurance Company  
CUNA Mutual Insurance Society  
CUNA Mutual Life Insurance Company

Dixie National Life Insurance Company

Empire State Life Insurance Company  
Employees Life Company (Mutual)

Family Benefit Life Insurance Company  
Farmers & Traders Life Insurance Company  
Farmers New World Life Insurance Company  
Federal Life Insurance Company  
First Colony Life Insurance Company  
First Investors Life Insurance Company

Golden State Mutual Life Insurance Company  
GuideOne Life Insurance Company

Individual Assurance Company  
Investors Heritage Life Insurance Company

John Hancock Mutual Life Insurance Company

Kanawha Insurance Company

Life Insurance Company of North America  
Life Insurance Company of Alabama  
Lincoln Direct Life Insurance Company

Madison National Life Insurance Company  
Metropolitan Life Insurance Company  
Midland National Life Insurance Company  
Minnesota Life Insurance Company  
Mony Life Insurance Company  
Mutual Service Life Insurance Company

National Travelers Life Company  
New York Life Insurance Company  
North Carolina Mutual Life Insurance Company  
North Coast Life Insurance Company  
Northwestern Mutual Life Insurance Company

Occidental Life Insurance Company of NC  
Ohio State Life Insurance Company  
Old Colony Life Insurance Company

Pension Life Insurance Company of America  
Presidential Life Insurance Company  
Professional Life and Casualty Company  
Prudential Insurance Company of America

Reliable Life Insurance Company  
Reliastar Life Insurance Company  
Reliastar of New York  
Rural Security Life Insurance Company

Savings Bank Life Insurance Company  
SBLI USA Mutual Life Insurance Company Inc.  
Security Financial Life Insurance Company  
Security Mutual Life Insurance Company of NY  
Security National Life Insurance Company  
Sentry Life Insurance Company of New York  
Sentry Life Insurance Company  
Southern Security Life Insurance Company  
State Mutual Insurance Company

Tower Life Insurance Company  
Transam Assurance Company  
Trans World Assurance Company

Union Labor Life Insurance Company  
Universal Guaranty Life Insurance Company